

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/521,685	MAHER, DAVID P.	
	Examiner Kambiz Abdi	Art Unit 3621	

-- **The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 29 November 2005.
2.  The allowed claim(s) is/are 44, 46, 47-53 (renumbered as 1-9).
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
  - of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application (PTO-152)
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

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## DETAILED ACTION

- Independent claim 44 has been amended.
- Claims 1-43, 45 and 54-60 have been canceled.
- Claims 44 and 46-53 are allowed.

### ***Allowable Subject Matter***

1. Claims 44 and 46-53 are allowed over the prior art of record.
2. The following is an examiner's statement of reason for allowance:

The closest prior art of record U.S Patent Application Publication No. 2002/0069174 to Fox et al. and U.S. Patent No. 5,790,677 to Fox et al. disclose the following;

Fox '174 discloses a method for facilitating two-party electronic commerce transactions over an insecure network. It discloses that a certified identifier of the first party is presented to the second party for enabling the second party to confirm a true identity of the first party and the same for the second party with signature generated by the first parties identifier, a simplified method of meta-protocol that will facilitate two-party financial transaction between trusted and non-anonymous trading partners. Fox '677 discloses electronic commerce transaction involving at least one commerce document defining the transaction and at least one commerce instrument defining a payment for the transaction.

3. In regards to independent claims 1, 8, and 17, the closest prior art of record when taken either individually or in combination with other prior arts of record fail to teach or suggest the step of;

"receiving the short-term certificate from the supplier;

making payment to the supplier for the purchase a) without having received from said supplier any request for assurance relative to said certificate or relative to the guarantor's guarantee to make the payment, and b) without providing any such assurance to said supplier, and

billing said user for said purchase through a regular billing channel between said guarantor and said user."

4. The usage of the certificate is like using money there is no authorization request from the service provider to the guarantor and the payment is rendered. The billing takes place after the use of the

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certificate has been used by the user to obtain services or goods and it is done via billing channels such as utility, bank statement, or credit card billing.

5. Claims 46-53 are dependent upon claim 44 thus they all have the limitations of independent claim 44, therefore, they are allowable for that same reason stated above.

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**Conclusion**

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the examiner should be directed to **Kambiz Abdi** whose telephone number is **(571) 272-6702**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **James Trammell** can be reached at **(571) 272-6712**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see

<http://portal.uspto.gov/external/portal/pair>

Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks  
Washington, D.C. 20231**

or faxed to:

**(571) 273-8300** [Official communications; including After Final communications labeled "Box AF"]

**(571) 273-6702** [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to the Examiner in the

**Knox Building, 50 Dulany St. Alexandria, VA.**

**Kambiz Abdi**  
Examiner

December 8, 2005

**JAMES P. TRAMMELL**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 3600**